

REMARKS

With the submission of the foregoing, the previously submitted amendment should now be in compliance.

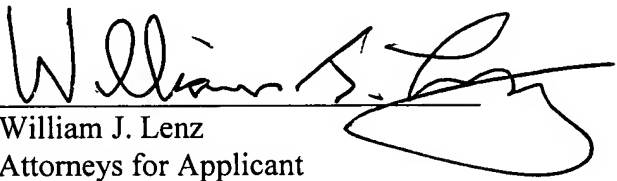
Should anything further be required, a telephone call to the undersigned, at (312) 226-1818, is respectfully invited.

If any charges or fees must be paid in connection with the following communication, they may be paid out of our Deposit Account No. 50-0545.

Respectfully submitted,

FACTOR & LAKE, LTD.

Dated: November 4, 2004


William J. Lenz
Attorneys for Applicant

